



FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
PSCAPE.005AAPPLICATION NO.
09/447524INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(USE SEVERAL SHEETS IF NECESSARY)

APPLICANT
Treider, et al.FILING DATE
November 23, 1999GROUP
2768

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
<i>RBT</i>	4,799,156	01/17/89	Shavit, et al.			10/01/86
<i>RBT</i>	5,689,651	11/18/97	Lozman			10/13/94
<i>RBT</i>	5,694,552	12/02/97	Aharoni			07/24/95
<i>RBT</i>	5,704,045	12/30/97	King, et al.			01/09/95
<i>RBT</i>	5,924,083	07/13/99	Silverman, et al.			05/29/96
<i>RBT</i>	6,016,482	01/18/00	Molinari, et al.			01/11/96
<i>RBT</i>	6,029,149	02/22/00	Dykstra, et al.			04/26/99
<i>RBT</i>	6,052,674	04/18/00	Zervides, et al.			12/23/97

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

EXAMINER
INITIAL

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

<i>RBT</i>	Block, et al., "Foundations of Financial Management", 8 th Edition Chicago, Irwin, 1997, pp.213-214
<i>RBT</i>	Bridgland, "International Factoring", Credit Control, July 1992, Vol. 13, No. 7, pp.23-27.
<i>RBT</i>	Copy of International Search Report, International Application No. PCTUS99/28076, Filed November 23, 1999.
<i>RBT</i>	Imhoff, "asset Securitization: Economic Effects and Accounting Issues", Accounting Horizons, March 1992, Vol. 6, No. 1, pp.5-16.
<i>RBT</i>	Long, et al., "Trade Credit, Quality Quarentees, and Product Marketability", Financial Management, Winter 1993, Vol. 22, No.4, pp. 117-127
<i>RBT</i>	Snyder, "The Withering of Wholesale, Collections & Credit Risk", May 1997
<i>RBT</i>	Tannous, et al., "Blanks and Small Business Export Finance: New Targets for Services and Marketing Strategies", International Journal of Bank Marketing, 1993, Vol. 11, No. 2, pp.10-17.

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EXAMINER

DATE CONSIDERED

2/27/2002

*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.